UNAUDITED FINANCIAL STATEMENTS

	KINGDOM BANK A Subsidiary of The Co-operative Bank of Kenya				UNAUDITED FINANCIAL STATEMENTS AND OTHER DISCLOSURES AS AT 30 TH SEPTEMBER 2024					
_			30''' SEPTEMBER 2024							
I	STATEMENT OF FINANCIAL POSITION	N BANK	BANK	BANK	BANK	BANK	GROUP	GROUP	GROUP	
		30.Sep 2024		31.Mar 2024	31.Dec 2023		30.Sep 2024	31.Dec 2023		
	ASSETS Cash (both Local & Foreign)	Shs '000 745,852	731,830	Shs '000 744.899	Shs '000 735,430	Shs '000 585.493	Shs '000 745,852	Shs '000 735,430	Shs '000 585.493	
2.	Renya Government & other Securities held for dealing purposes	923,487	1,493,312	1,012,500	1,232,174	790,584	923,487	1,232,174	790,584	
4.	Financial Assets at Fair Value through Profit & Loss Investment Securities:	-		-	-	-	-	-		
٥.	(i) Held to Maturity: (a) Kenya Government Securities	7,396,041	7,396,04 1	7,396,041	7,396,04 I	7,499,296	7,396,041	7.396.04 I	7,499,296	
	(b) Other Securities (ii) Available for Sale:	-	-	7,370,011	7,370,011	-	7,570,011	7,370,011	-	
	(a) Kenya Government Securities (b) Other Securities	11,866,074	12,394,736	13,555,823	13,563,745	14,018,727	11,866,074	13,563,745	14,018,727	
	Deposits and Balances due from Local Banking Institutions Deposits and Balances due from Banking Institutions Abroad	3,037, 1 01 74,583	1,116,522 210,264	I,338,528 443,30I	527,343 272,647	488,264 46,331	3,047, 1 0 1 74,583	537,342 272,647	498,264 46,331	
8.	Tax Recoverable Loans and Advances to Customers (Net)	103,969 12,167,132	10,948,326	10,358,326	9,816,134	109 9,046,823	103,969	9,816,134	109 9,046,823	
10.	Investments in Associates	10,916	10,740,320	10,936,326	10,916	12,640	10,916	10,916	12,640	
12.	Investments in Subsidiary Companies Investments in Joint ventures	255,039	255,039	255,039	255,039	6,039	-	-	12,040	
14.	Investment Properties Property, Plant and Equipment	1,199,186	1,214,404	1,165,163	I,093,073	I,000,877	I,257,899	1,130,173	I,125,194	
16.	Prepaid Lease Rentals	40,151	21,126	-	-	140,995	40,151	31,235	I,123,174 - I40,995	
18.	Intangible Assets Deferred Tax Asset	129,511	129,511	26,180 129,511	31,235 129,511	351,903	129,511	130,281	352,539	
20.	Retirement Benefit Asset Other Assets	1,366,791	1,605,714	1,367,677	1,657,110	I,744,723	1,597,133	I,808,086	I,648,359	
В.	TOTAL ASSETS LIABILITIES Rahners due to Central Rank of Kenya						39,359,849			
23.	Balances due to Central Bank of Kenya Customer Deposits	1,068,829 20,332,222	I,068,829 I7,437,699	1,268,187 14,941,927	2,282,595 12,296,313	1,284,686 11,895,380	1,068,829 20,199,625	2,282,595 12,167,936	1,284,686 11,740,800	
25.	Deposits and Balances due to Local Banking Institutions Deposits and Balances due to Foreign Banking Institutions	-	-	-	-	-	-	-	-	
27.	Other Money Market Deposits Borrowed Funds	15,792,414	16,551,769	19,172,388	19,859,303	19,715,617	15,792,414	19,859,303	19,715,617	
29.	Balances due to Banking Institutions Group Companies Tax Payable	-	36,556	185,873	185,873	-	-	177,125	-	
31.	Dividends Payable Deferred Tax Liability	-	-	-	-	-	-	-	-	
33.	Retirement Benefit Liability Other liabilities	221,706	248,890	496,444	619,556	729,392	373,768	715,517	802,509	
	TOTAL LIABILITIES SHAREHOLDERS' FUNDS		35,343,744				37,434,637	35,202,476	33,543,612	
36.	Paid Up/Assigned Capital Share Premium (Discount)	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	1,867,947 3,087,449	
	Revaluation Reserves Retained Earnings/Accumulated Losses	(803,424)	(I,065,565)	(I,168,747)	(1,496,645)	(1,367,851)	(778,874)	(I,5II,675)	- (1,253,837)	
	Statutory Loan Reserves Other Reserves	(2,251,309)	(I,705,834)	(2,047,564)	(1,981,993)	(1,479,817)	(2,251,309)	(I,98I,993)	- (1,479,817)	
	Proposed Dividends Capital Grants	-	-	-	-	-	-	-	-	
	TOTAL SHAREHOLDERS' FUNDS	1,900,663	2,183,997	1,739,086	1,476,758	2,107,729	1,925,212	1,461,728	2,221,742	
	Minority Interest	- -	-		<u>.</u>					
45.	Minority Interest TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME	39,315,834	37,527,741	37,803,905	36,720,398	35,732,803	39,359,849	36,664,204		
45. II. I.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS	1,058,646	674,246	37,803,905 342,313	36,720,398 986,263	35,732,803 687,619	1,058,646	36,664,204 986,263		
11. 1. 1.1. 1.2.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME							36,664,204	35,765,354	
11. 1.1. 1.2. 1.3. 1.4.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities	I,058,646 I,931,020	674,246 1,301,753 65,705	342,313 663,197	986,263 2,703,597	687,619 2,018,571	I,058,646 I,931,020	986,263 2,703,597 45,912 2,599	687,6 1 9 2,018,57 1 29,696	
11. 1.1. 1.2. 1.3. 1.4. 1.5.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income	1,058,646 1,931,020 159,524 - - 3,149,190	674,246 1,301,753 65,705	342,313 663,197 15,986	986,263 2,703,597 45,912 2,599	687,619 2,018,571 29,696	1,058,646 1,931,020 159,524	986,263 2,703,597 45,912 2,599	687,6 1 9 2,018,57 1 29,696	
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.1.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Pleacments with Banking Institutions Other Interest Income INTEREST EXPENSE	1,058,646 1,931,020 159,524 - 3,149,190	674,246 1,301,753 65,705 - 2,041,704	342,313 663,197 15,986 - 1,021,496	986,263 2,703,597 45,912 2,599 3,738,371	687,619 2,018,571 29,696 - 2,735,886	1,058,646 1,931,020 159,524 - 3,149,190	986,263 2,703,597 45,912 2,599 3,738,371	687,619 2,018,571 29,696 - 2,735,886	
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 2.4.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income TOTAL Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions	1,058,646 1,931,020 159,524 - 3,149,190 1,169,265 21,835	674,246 1,301,753 65,705 - 2,041,704 839,761 22,189	342,313 663,197 15,986 - 1,021,496 368,187 21,270	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718	I,058,646 I,93I,020 I59,524 - 3,149,190 I,169,265 21,835 III,868 I,302,968	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021	35,765,354 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273	
45. II. 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 2.4. 3.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses	1,058,646 1,931,020 159,524 - 3,149,190 1,169,265 21,835 111,868 1,302,968	674,246 1,301,753 65,705 - 2,041,704 839,761 22,189 57,776 919,726	342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613	I,058,646 I,93I,020 I59,524 - 3,149,190 I,169,265 21,835 III,868 I,302,968	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565	35,765,354 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273	
45. II. 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 2.4. 3. 4.1. 4.2.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME NON INTEREST INCOME	1,058,646 1,931,020 159,524 - 3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222	674,246 1,301,753 65,705 - 2,041,704 839,761 22,189 57,776 919,726 1,121,978	342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613	1,058,646 1,931,020 159,524 - 3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806	35,765,354 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613	
45. 11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 2.4. 3. 4. 4.1. 4.2. 4.3. 4.4.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME/ Fees and Commissions on Loans and Advances Other Fees and Commissions	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222	674.246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159	342,313 663,197 15,986 - I,021,496 368,187 21,270 4,243 393,700 627,796	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222	36,664,204 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806	35,765,354 687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613	
45. 11. 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 2.4. 4.1. 4.2. 4.3. 4.4. 4.5. 4.6.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NOT INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income	1,058,646 1,931,020 159,524 - 3,149,190 1,169,265 21,835 11,868 1,302,968 1,846,222 154,873 147,289 50,778	674,246 1,301,753 65,705 2,041,704 837,617 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875	342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366	687,619 2,018,571 29,696	1.058.646 1,931,020 159,524 2,3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 92,792,806 154,457 192,618 105,366	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 14,329 107,354 120,054 102,054 102,180 52,928 382,518	
45. 11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 2.4. 4.1. 4.2. 4.3. 4.4. 4.5. 6.6.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NOT INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS OTHER STATEMENT OF THE STATEMENT OF	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,833 111,868 1,302,968 1,846,222 154,873 147,289 50,778 405,068 2,251,270	674.246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,853	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 -4,540 97,048 724,844	986.263 2,703,597 45,912 2,599 3,738,37I 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 -154,487 467,084 3,259,890	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 33,162 2,430,776	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222 147,075 2,778	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 102,180 2,292,928 382,516 2,480,130 153,841	
11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 2.4. 3. 4.4. 4.5. 4.6. 5. 6.1. 6.1. 6.2.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Total Non-Interes Income Total Non-Interes Income TOTAL OPERATING INCOME OPERATING EXPENSES	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 1,320,548 1,320,548 1,846,222 154,873 147,289 50,778 51,277 405,068 2,251,290	674,246 1,301,753 65,705 2,041,704 839,716 22,189 57,776 1,121,978 82,138 94,159 38,525 1,375,853	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 97,048 724,844	986.263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,180 - 3,574 333,162 2,430,776	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,869,265 1,302,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297	36,664,204 986,263 2,703,597 45,912 2,599 3,738,371 90,597 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 81,264 533,705 3,326,511	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,054 102,054 102,180 52,928 382,516 2,480,130 153,841 509,881 7,064	
45. II. 1.1. 1.2. 1.3. 1.4. 1.5. 2.1. 2.2. 2.3. 4.4. 4.1. 4.2. 4.3. 4.4. 4.5. 6.6. 6.1. 6.2. 6.3. 6.4.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions on Loans and Advances Other fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Total Non-Interes Income Total Non-Interes Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges	1,058,646 1,931,020 159,52- 3,149,190 1,169,265 21,835 1,185 1,302,968 1,846,222 154,873 147,289 50,778 - 52,127 405,068 2,251,290	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,853 94,908 433,685	342,313 663,197 15,986 - 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 - 4,540 97,048 724,844 (22,130) 208,709	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 6 1,54,989 3,759,890	687,619 2,018,571 29,696 - 2,735,886 616,222 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,5774 333,162 2,430,776 153,841 501,989	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,869,265 1,846,222 154,873 147,289 5,0778 2,124,135 477,075 2,323,297	986.263 2,703.597 45,912 2,599 3,738,371 905.937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 6 5 3,326,511 32,093 3,20,933 562,334	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 382,516 2,480,130 153,841 509,584	
45. II. 1.1. 1.2. 1.3. 1.4. I.5. 2.1. 2.2. 2.3. 4.4. 4.1. 4.5. 4.6. 6.1. 6.2. 6.3. 6.4. 6.5. 6.6.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS ONO INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Total Non-Interes Income Total Non-Interes Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Depreciation Charges on Property and Equipment	1,058,646 1,931,020 159,524 3,149,190 1.1,69,265 21,835 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 595,635 9,913 60,375 38,375	674.246 1,301,753 65,705 - 2,041,704 839,761 22,189 57,776 919,726 1,121,978 84,159 38,525 - 39,053 253,875 1,375,853 94,199 433,685 6,923 37,492	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,0,61 15,504 - 4,540 97,048 724,844 (22,130) 208,709 2,990 15,779 12,792	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 - 15,498 467,084 3,259,890 320,933 352,297 10,486 47,526	687.619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,809,265 21,835 11,809,265 1,800,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 9,913 9,913 9,913	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 533,705 3,326,511 320,933 502,334 10,486 47,526 75,168	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 107,354 102,180 107,354 102,180 107,354 102,180 107,354 102,180 107,354 102,180 107,354 102,180 107,354 103,809 107,354 103,809 107,354 103,809 107,354 103,809 103,801	
45. 11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 4.4. 4.1. 4.5. 4.6. 6.1. 6.2. 6.3. 6.4. 6.5. 6.6. 6.7. 6.8.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NOT INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS OND INTEREST INCOME/LOSS DIVIDENT INTEREST INCOME/LOSS DIVIDENT INCOME/LOSS DIVIDENT INCOME/LOSS OTHER STATE AND COME/LOSS DIVIDENT INCOME/LOSS	1,058,646 1,931,020 159,524 3,149,190 1.169,265 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 405,068 2,251,290 135,048 595,635 9,913 60,375 15,164 491,124 1,353,634	674,246 1,301,753 65,705 2,041,704 839,716 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 - 1,375,853 94,908 433,685 6,923 37,492 25,588 10,109 131,638	342,313 663,197 15,986 1,021,496 388,187 21,270 4,243 393,700 627,796 627,796 627,796 724,844 (22,130) 208,709 2,990 15,779 12,792 15,795 15,9970 383,166	986,263 2,703,597 45,912 2,599 3,738,371 90,597 21,021 18,607 92,1021 18,607 92,1026 154,457 191,763 105,366 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346 11,5346 11,	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164	1,058,646 1,931,020 159,524 3,149,190 1.169,225 21,835 111,868 1,302,968 1,846,222 154,873 147,299 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,769 53,272 15,164 11,544,544	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 433,705 3,326,511 320,933 562,334 10,486 47,526 75,168 15,346 12,44,512 2,44,613 10,446 11,403 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 107,354 102,180 153,841 509,581 7,064 32,689 67,501 15,164 907,683 1,669,575,354	
45. 11. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 4.4. 4.5. 6.6. 6.7. 6.8. 7. 8.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NOTE INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS OND INTEREST INCOME/LOSS DIVIDENT STATEMENT OF THE S	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 595,635 9,913 60,375 38,375 15,164 49,124 1,353,634 897,656	674,246 1,301,753 65,705 2,041,704 839,716 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 39,053 253,875 1,375,853 94,08 433,685 6,923 37,492 25,583 10,109 13,1638 740,339 635,514	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,706 627,796 32,944 44,061 15,504 4,540 97,048 724,844 (22,130) 208,709 2,9790 15,779 12,792 5,055 15,979 383,166 341,679	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346 1,196,358 1,196,358	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 3,574 333,162 2,430,776 153,841 501,896 7,064 32,295 38,1797 151,164 889,290 1,646,822 783,954	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,769 53,272 151,164 1,394,122 929,175	986,263 2,703,597 45,912 2,559 3,738,371 905,937 21,021 18,607 92,618 105,366 81,264 533,705 3,326,511 320,933 562,334 10,486 47,526 47,526 47,526 10,486 11,346 11	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 102,054 102,054 102,054 102,180 52,228 382,516 2,480,130 153,841 509,381 7,064 32,689 67,501 15,164 907,683 1,693,523 786,600	
45. 11. 1.1. 1.2. 1.3. 1.4. 1.5. 2.3. 2.4. 3.4. 4.1. 4.2. 4.3. 4.4. 4.5. 6.6. 6.7. 6.8. 7.8. 9.9. 10.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Total Non-Interest Income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Directors' Emoluments Rental Charges Depreciation Charges Other Operating Expenses Total Operating Expenses	1,058,646 1,931,020 159,524 3,149,190 1.169,265 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 405,068 2,251,290 135,048 595,635 9,913 60,375 15,164 491,124 1,353,634	674,246 1,301,753 65,705 2,041,704 83,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 - 1,375,853 94,908 433,685 6,923 37,492 25,588 10,109 131,638	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,661 15,504 724,844 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,166 341,679	986,263 2,703,597 45,912 2,599 3,738,371 90,597 21,021 18,607 92,102 18,607 154,457 191,763 105,366 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346 11,5	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164	1,058,646 1,931,020 159,524 3,149,190 1.169,225 21,835 111,868 1,302,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,769 53,272 15,164	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 433,705 3,326,511 320,933 562,334 10,486 47,526 75,168 15,346 12,44,512 2,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613 12,44,613	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 107,354 102,180 153,841 509,581 7,064 32,689 67,501 15,164 907,683 1,669,575,354	
45. II. 1.1. I.2. I.3. I.4. I.5. 2. I.3. 2.4. 3. 4.4. 4.1. 6.2. 6.3. 6.4. 6.5. 6.6. 6.7. 6.8. 7. 8. 9. III. II.2. II.3. II.4. II.5. III.1. III	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Notal Interest Expenses Notal Interest Expenses NOTINITEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Other Income Other Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Depreciation Charge on Property and Equipment Amortisation Charges Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Exceptional Items Profit/(Loss) After Exceptional Items Exceptional Items	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,068 9,913 60,375 38,375 15,164 499,124 1,353,631 897,656	674,246 1,301,753 65,705 - 2,041,704 839,761 22,189 57,776 919,726 1,121,978 94,159 38,525 - 39,003 253,875 1,375,853 94,008 433,685 6,923 37,492 25,583 10,109 131,638 740,339 635,514	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,706 627,796 32,944 44,061 15,504 4,540 97,048 724,844 (22,130) 208,709 2,9790 15,779 12,792 5,055 15,979 383,166 341,679	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 15,498 467,084 3,259,690 320,933 552,297 10,486 47,526 50,076 15,346 1,199,694 2,196,358 1,063,532	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 102,180 3,574 333,162 2,430,776 153,841 501,896 7,064 32,295 38,1797 151,164 889,290 1,646,822 783,954	1,058,646 1,931,020 159,524 1,169,265 21,835 1,149,190 154,6826 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,769 53,272 151,644 514,544 1,394,122 929,175 -	986,263 2,703,597 45,917 2,027 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 11,264 533,705 3,326,511 320,933 562,334 10,486 47,526 75,168 15,346 1,214,031 2,245,823 1,080,687	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 102,054 102,054 102,054 102,180 52,228 382,516 2,480,130 153,841 509,381 7,064 32,689 67,501 15,164 907,683 1,693,523 786,600	
45. II. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.2. 2.3. 4.4. 4.1. 4.2. 4.5. 6.6. 6.7. 6.8. 9. 10. II. 12. 13.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses Total Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Total Non-Interest Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Directors' Emoluments Rental Charges Depreciation Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profits/(Loss) Before Tax and Exceptional Items Expenset Loax Deferred tax Profits/(Loss) After Tax and Exceptional Items	1,058,646 1,931,020 159,52- 3,149,190 1,169,265 21,835 1,1835 1,302,968 1,846,222 154,873 147,289 50,778 5,21,27 405,068 2,251,290 135,048 595,635 9,913 60,375 15,164 499,124 1,353,634 897,656 294,623	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,853 94,908 433,685 6,923 37,492 25,583 740,339 635,514 190,654	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,661 15,504 724,844 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,166 341,679	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 407,084 3,259,890 320,337 10,486 47,526 47,526 50,076 11,99,634 11,1963,538 11,063,532	687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 6,822 783,954	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,809,265 21,835 11,809,265 21,835 11,809,265 1,809,269 1,80	986.263 2,703.597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,555 2,792,806 154,457 192,618 105,366 181,264 533,705 3,326,511 320,933 10,486 47,526 75,168 15,344 1,214,031 2,245,823 1,080,687	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 52,928 382,1516 2,480,130 153,841 509,581 7,064 927,683 155,164 907,683 1693,523 786,606 786,606	
45. II. I.1. I.2. I.3. I.4. I.5. 2. I.2. 2. I.3. 4. I.5. 6. I.6. I.6. I.6. I.6. I.6. I.6.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Other Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS ONO INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Depreciation Charge on Property and Equipment Amortisation Charges Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Exceptional Items Current tax Deferred tax Profit/(Loss) After Tax and Exceptional Items & Minority Interest Profit/(Loss) After Tax, Exceptional Items & Minority Interest Pother Competensive Income:	1,058,646 1,931,020 159,52- 3,149,190 1,169,265 21,835 1,1835 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 595,635 9,913 60,375 15,164 499,124 1,353,634 897,656 294,623	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,853 94,908 433,685 6,923 37,492 25,583 740,339 635,514 190,654	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 724,844 (22,130) 208,709 2,990 15,779 12,792 5,955 5,555 5,9570 3813,166 341,679 - 341,679 -	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 407,084 3,259,890 320,333 552,297 10,486 47,526 47,526 50,076 11,99,634 11,903,538 11,063,532 11,063,532 11,063,532 11,063,532 11,063,532 11,063,538	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290 1,646,822 783,954 - 783,954	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 1,189,191 1,1868 1,302,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,769 53,272 15,164 514,544 1,394,122 292,175 294,623	986.263 2,703,597 45,912 2,599 3,736,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,346 1,326,511 320,334 10,486 47,526 47,526 75,168 15,346 1,214,031 2,245,823 1,080,687 194,103 225,513	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 52,928 382,516 2,480,130 153,841 509,581 7,064 32,689 67,501 15,095,811 7,064 31,693,523 786,606	
45. II. 1.1. 1.2. 1.3. 1.4. 1.5. 2. 2.1. 2.3. 2.44 4.1. 4.2. 4.3. 4.4. 6.5. 6.6. 6.7. 6.8. 9. 10. 11. 12. 13. 14. 15. 15. 15. 1.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Other Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS ONO INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Other Operating Expenses Profits/(Loss) After Tax and Exceptional Items Exceptional Items Exceptional Items Exceptional Items Incorrect Income Total Operating Expenses Profits/(Loss) After Tax and Exceptional Items Minority Interest Profits/(Loss) After Tax And Exceptional Items & Minority Interest Profits/(Loss) After Tax And Exceptional Items & Minority Interest Profits/(Loss) After Tax, Exceptional Items & Minority Interest Profits/(Loss) After Tax, Exceptional Items & Minority Interest Profits/(Loss) After Tax And Exceptional Items & Minority Interest Profits/(Loss) After Tax And Exceptional Items & Minority Interest Profits/(Loss) After Tax And Exceptional Items & Minority Interest Profits/(Loss) After Tax And Exceptional Items & Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest Profits/(Loss) After Tax And Exceptional Items A Minority Interest	1,058,646 1,931,020 159,52- 3,149,190 1,169,265 21,835 1,1835 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 595,635 9,913 60,375 15,164 499,124 1,353,634 897,656 294,623	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,825	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,661 15,504 724,844 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,166 341,679	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 407,084 3,259,890 320,333 552,297 10,486 47,526 47,526 50,076 11,99,634 11,903,538 11,063,532 11,063,532 11,063,532 11,063,532 11,063,532 11,063,538	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 898,290 1,646,822 783,954 - 783,954	1,058,646 1,931,020 159,524 3,149,190 11,169,265 21,835 11,804,212 154,873 147,289 50,778 124,135 477,075 2,323,297 135,084 1,94,122 154,544 1,394,122 292,175 294,623 - 634,552	986.263 2,703.597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,555 2,792,806 154,457 192,618 105,366 105,366 13,326,511 320,933 562,334 10,486 47,526 75,168 15,344 1,214,031 2,245,833 1,080,687 194,103 225,513 661,071	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 52,928 382,516 2,480,130 153,841 509,581 7,064 32,689 67,501 15,095,811 7,064 31,693,523 786,606	
45. II. 1.1. 1.2. 1.3. 1.4. I.5. 2. 2.1. 2.2. 4.3. 4.4. 4.1. 4.5. 4.6. 6.1. 6.2. 6.3. 6.4. 6.5. 6.6. 6.7. 8. 9. 10. 11. 15.1. 15.1. 15.1. 15.1.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Notal Interest Expenses Notal Interest Expenses Notal Interest Expenses Not INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Fees and Commissions Sories (Loss) Dividend Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Depreciation Charge on Property and Equipment Amortisation Charges Total Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) After Exceptional Items Exceptional Items Profits/(Loss) After Tax and Exceptional Items Minority Interest Profits/(Loss) After Tax, Exceptional Items & Minority Interest Profits/(Loss) After Tax, Exceptional Items & Minority Interest Profits/(Loss) After Tax, Exceptional Items & Minority Interest Other Comprehensive Income: Gains/(Losses) from Translating the Financial Statements	1,058,646 1,931,020 159,522 3,149,190 1,169,265 21,835 1,1846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 60,375 38,375 15,164 499,124 1,353,634 897,656 294,623	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,825	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 724,844 (22,130) 208,709 2,990 15,779 12,792 5,955 5,555 5,9570 3813,166 341,679 - 341,679 -	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,633 105,366 1,5498 467,084 3,259,890 320,933 3552,297 10,486 47,526 50,076 15,346 1,199,694 2,196,358 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,180 3,574 333,162 2,430,776 153,41 53,181 53,182 783,954 783,954 - 783,954	1,058,646 1,931,020 159,524 3,149,190 11,169,265 21,835 11,804,212 154,873 147,289 50,778 124,135 477,075 2,323,297 135,084 1,94,122 154,544 1,394,122 292,175 294,623 - 634,552	986.263 2,703.597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,555 2,792,806 154,457 192,618 105,366 105,366 13,326,511 320,933 562,334 10,486 47,526 75,168 15,344 1,214,031 2,245,833 1,080,687 194,103 225,513 661,071	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,054 120,054 120,180 52,928 382,516 2,480,130 153,841 7,064 32,689 67,501 15,164 907,683 17,864,606 786,606	
4.5. 1.1. 1.1. 1.2. 1.3. 1.4. 1.5. 2.2. 2.3. 2.4. 3. 4.1. 4.2. 4.3. 4.4. 6.5. 6.1. 6.2. 6.6. 6.7. 8. 9. 10. 11. 11. 11. 11. 11. 11. 11. 11. 11	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses Not Interest Expenses Not Interest Expenses Not Interest Expenses Not Interest Income (Loss) Dividend Income Other Income (Loss) Dividend Income Other Income Othe	1,058,646 1,931,020 159,522 3,149,190 1,169,265 21,835 1,1846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 60,375 38,375 15,164 499,124 1,353,634 897,656 294,623	674,246 1,301,753 65,705 2,041,704 839,761 1,21,978 82,138 44,159 38,525 39,053 253,875 1,375,883 10,109 131,638 740,339 635,514 190,654 444,860	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,661 15,504 724,844 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 383,166 341,679	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,633 105,366 1,5498 467,084 3,259,890 320,933 3552,297 10,486 47,526 50,076 15,346 1,199,694 2,196,358 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532 1,063,532	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,180 3,574 333,162 2,430,776 153,41 53,181 53,182 783,954 783,954 - 783,954	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,802,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 9,913 60,769 53,272 151,644 1,394,122 929,175 294,623 634,552 634,552	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 92,618 105,366 81,264 533,705 3,326,511 320,933 562,334 10,486 47,526 75,168 15,346 1,214,031 2,245,823 1,080,687 1,94,103 22,513 661,071 (996,073)	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,054 120,054 120,180 52,928 382,516 2,480,130 153,841 7,064 32,689 67,501 15,164 907,683 17,864,606 786,606	
45. II. 1.1. 1.1. 1.1. 1.1. 1.1. 1.1. 1.1	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Notal Interest Expenses Notal Interest Expenses Notal Interest Expenses Not INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/ Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Directors' Emoluments Rental Charges Directors' Emoluments Rental Charges Total Operating Expenses Total Costs) Before Tax and Exceptional Items Exceptional Items Profits/(Loss) After Tax and Exceptional Items Minority Interest Minority Interest Chief Comprehensive Income: Gains/(Losses) from Translating the Financial Assets Revaluatation Surplus on Property, Plant and Equipment Salvae Comprehensive Income: Gains/(Losses) from Translating the Financial Assets Revaluatation Surplus on Property, Plant and Equipment Salvae of Salvae Components of other Comprehensive Income Grans Relating to Components of other Comprehensive Income ofther Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,868 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 155,635 9,913 160,375 38,375 15,164 897,656 294,623 603,032 603,032	674,246 1,301,753 65,705 2,041,704 839,761 1,21,978 82,138 44,159 38,525 39,053 253,875 1,375,883 10,109 131,638 740,339 635,514 190,654 444,860	342,313 663,197 15,986 1,021,496 388,127 4,243 393,700 627,796 32,944 44,061 15,504 4,540 97,048 724,844 (22,130) 208,709 12,792 5,055 159,797 383,166 341,679 341,679 - 341,679 - (65,571)	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 15,498 467,084 3,259,890 15,498 47,526 50,076 15,998 47,526 50,076 15,998 47,526 50,076 15,998 47,526 50,076 15,348 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 1,063,532 18,581 19,693,532 19,693,593,532 19,693,532 19,693,532 19,693,532 19,693,532 19,693,532 19	687.619 2.018.571 29.696 2,735,886 616,225 7.718 14,329 638,273 2,097,613 107,354 120,054 102,180 3.574 333,162 2,430,776 151,646,822 783,954 783,954 783,954 (493,897)	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,802,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 9,913 60,769 53,272 151,644 1,394,122 929,175 294,623 634,552 634,552	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 92,618 105,366 81,264 533,705 3,326,511 320,933 562,334 10,486 47,526 75,168 15,346 1,214,031 2,245,823 1,080,687 1,94,103 22,513 661,071 (996,073)	35,765,354 687,619 2,018,571 29,696 2,735,886 616,225 7,718 14,329 618,273 2,097,613 102,054 102,054 102,180 52,928 382,516 2,480,130 153,841 509,581 15,164 907,683 1,693,523 786,606 786,606 (493,897)	
45. II. I.1. I.2. I.3. I.4. I.5. 2.1. 2.2. 2.3. 4. 4.1. 4.2. 4.5. 6.6. 6.1. 6.2. 6.3. 6.6. 6.7. 6.8. 9. 10. III. IS.1. III.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses NET INTEREST INCOME/LOSS NON INTEREST INCOME Fees and Commissions On INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Other Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Depreciation Charge on Property and Equipment Amortisation Charges Other Operating Expenses Profit/(Loss) Before Tax and Exceptional Items Exceptional Items Profits/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax and Exceptional Items Minority Interest Profit/(Loss) After Tax Exceptional Items Minority Interest Profit/(Loss) After Tax, Exceptional Items Minority Inter	1,058,646 1,931,020 159,52- 3,149,190 1,169,265 21,835 1,302,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 8756,565 294,623 294,623 603,032 603,032 603,032 (269,316) 333,716	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 94,159 38,525 1,375,853 94,008 433,685 6,923 37,492 25,583 10,109 131,638 740,339 635,514 190,654 - 444,860 - 444,860 - 341,730 786,590	342,313 663,197 15,986 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 97,048 724,844 (22,130) 208,709 15,779 12,792 313,166 341,679 341,679 (65,571) 276,108	986,263 2,703,597 45,912 2,599 3,738,371 905,377 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 1,54,98 467,084 3,259,890 320,933 3552,297 10,486 4,7526 50,076 11,946,943 1,1963,532 11,063,	687,619 2,018,571 29,696 - 2,735,886 616,222 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 898,290 1,646,822 783,954 783,954 783,954 783,954 (493,897) 290,057	1,058,646 1,931,020 159,524 1,169,265 21,835 11,169,265 21,835 1,302,968 1,846,222 154,873 147,289 50,778 2,323,297 135,048 605,43 9,913 60,769 53,272 151,64 514,544 1,394,122 929,175 294,623 634,552 634,552 634,552	36,664,204 986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 105,366 1,314,637 194,103 2,245,823 1,080,687 1,1980,687	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,054 120,054 120,054 120,054 190,189 382,516 2,480,130 153,841 7,064 32,689 67,501 15,164 907,683 1,693,523 786,606 - 786,606	
45. II. I.1. I.2. I.3. I.4. I.5. 2.1. 2.2. 2.3. 4. 4.1. 4.2. 4.5. 6.6. 6.1. 6.2. 6.3. 6.6. 6.7. 6.8. 9. 10. III. IS.1. III.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses Nor INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS OND INTEREST INCOME/LOSS OND INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Other Income Total Non-Interes Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Depreciation Charges on Property and Equipment Amortisation Charges Other Operating Expenses Profite/(Loss) Before Tax and Exceptional Items Exceptional Items Profite/(Loss) After Tax and Exceptional Items Minority Interest Profite/(Loss) After Tax and Exceptional Items Minority Interest Profite/(Loss) After Tax, Exceptional Items Aminority Interest Profite/(Loss) After Tax, Exceptional Items Foreign Operations Fair Value changes in Available-fo-sale Financial Assets Revaluatation Surplus on Property, Plant and Equipment Share of other Comprehensive Income Other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Other Comprehensive Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR ON-PERFORMING LOANS AND ADVANCES (a). Cross Non-Performing Loans and Advances (b). Less Interest	1,058,646 1,931,020 159,524 1,169,265 21,835 1,149,190 1,169,265 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,068 595,635 9,913 60,375 15,164 499,124 1,353,634 897,656 294,623 - 603,032 - (269,316) 333,716	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,853 94,908 433,685 6,923 37,492 25,583 10,109 131,638 740,339 635,514 190,654 - 444,860 - 444,860 - 341,730 786,590	342,313 663,197 15,986	986,263 2,703,597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 191,633 105,366 - 15,498 467,084 3,259,890 320,933 3552,297 10,486 47,526 50,076 15,346 1,199,694 21,963,532 16,663,532 16,663,532 16,663,532 16,663,532 17,663,532 185,981 222,392 655,159 (996,073) (340,914)	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,180 3,574 333,162 2,430,776 153,481 153,841 53,199 7,064 898,290 1,646,822 783,954 - 783,954 - 783,954 - 783,954 - (493,897) 290,057	1,058,646 1,931,020 159,524 1,169,265 21,835 11,169,265 21,835 1,302,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 60,569 63,232 15,164 134,122 294,175 294,623 294,175 294,623 634,552 634,552 634,552 1,026,316) 6,026,	986.263 2,703.597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,565 2,792,806 154,457 192,618 105,366 105,366 1,314,637 1,403 1,244,633 1,0486 1,214,031 2,245,823 1,080,687 1,94,103 22,51,103 661,071 (996,073) (335,002)	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,054 120,180 52,288 382,516 2,480,130 153,641 7,064 32,689 67,501 15,164 907,683 1,693,523 1,693,523 786,606 - 786,606 - 786,606 - 786,606	
45. II. I.1. I.2. I.3. I.4. I.5. 2.1. 2.2. 2.3. 4. 4.1. 4.2. 4.5. 6.6. 6.1. 6.2. 6.3. 6.6. 6.7. 6.8. 9. 10. III. IS.1. III.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Total Interest Expenses NOT INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS NON INTEREST INCOME/LOSS OND INTEREST INCOME/LOSS OND INTEREST INCOME Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Associates Income Tax Relating to Components of other Comprehensive Income Other Comprehensive Income of Other Income Other Comprehensive Income of Other Other Inc	1,058,646 1,931,020 159,524 1,169,265 21,835 1,102,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 499,124 1,353,634 897,656 294,623 - 603,032 (269,316) 333,716	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,833 253,875 1,375,833 10,109 131,638 740,339 635,514 190,654 444,860 341,730 786,590 3,617,730 3,612,829 531,085 3,681,744 1,730 786,590	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,61 15,504 7,048 724,844 (22,130) 2,990 15,779 12,792 5,055 159,970 341,679 341,679 (65,571) 276,108	986,263 2,703,597 45,912 2,599 3,738,371 905,373 21,021 18,607 945,565 2,792,806 154,457 191,733 105,366 15,498 467,084 3,259,890 320,933 552,297 10,486 47,526 50,076 15,346 1,199,694 2,196,358 1,063,532 1,	687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 3,574 333,162 2,430,776 153,841 501,989 7,064 32,295 38,179 15,164 6,822 783,954 783,954 783,954 (493,897) 290,057	1,058,646 1,931,020 159,524 3,149,190 1,169,265 21,835 11,869,265 21,835 11,868 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,789 53,272 15,164 514,544 134,122 929,175 294,623 634,552 634,552 (269,316) 365,235	986.263 2,703.597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,555 2,792,806 154,457 192,618 105,366 1.33,705 3,326,511 320,933 3,26,511 1,080,687 194,103 225,513 661,071 (996,073) (996,073) (335,002) 3,209,562 3,209,562 4,023 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 5,040,28 2,669,134	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,054 120,054 120,054 120,054 120,180 382,516 2,480,130 153,841 7,064 32,689 67,501 15,164 907,683 163,523 786,606 786,606 786,606 (493,897) 292,709	
45. II. I.1. I.2. I.3. I.4. I.5. 2.1. 2.2. 2.3. 4. 4.1. 4.2. 4.5. 6.6. 6.1. 6.2. 6.3. 6.6. 6.7. 6.8. 9. 10. III. IS.1. III.	TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS STATEMENT OF COMPREHENSIVE INCOME INTEREST INCOME Loans and Advances Government Securities Deposits and Placements with Banking Institutions Other Interest Income Total Interest Income INTEREST EXPENSE Customer Deposits Deposits and Placement from Banking Institutions Other Interest Expenses Notal Commissions on Loans and Advances Other Fees and Commissions Foreign Exchange Trading Income (Loss) Dividend Income Other Income Other Income Other Income TOTAL OPERATING INCOME OPERATING EXPENSES Loan Loss Provision Staff Costs Director's Emoluments Rental Charges Other Operating Expenses Total Operating Expenses Total Operating Expenses Total Operating Expenses Profit/(Loss) After Exceptional Items Exceptional Items Profits/(Loss) After Tax and Exceptional Items Minority Interest Profits/(Loss) After Tax, Exceptional Items Minority Interest Other Comprehensive Income: Gains/(Losse) from Translating the Financial Statements of Foreign Operations Same of other Comprehensive Income: Gains/(Losse) from Translating the Financial Statements of Foreign Operations In a Relating to Components of other Comprehensive Income Other Comprehensive Income for the Year Net of Tax TOTAL COMPREHENSIVE INCOME FOR THE YEAR OTHER DISCLOSURES NON-PERFORMING LOANS AND ADVANCES (a). Gross Non-Performing Loans and Advances (a-b)	1,058,646 1,931,020 159,524 1,169,265 21,835 1,102,968 1,846,222 154,873 147,289 50,778 52,127 405,068 2,251,290 135,048 499,124 1,353,634 897,656 294,623 - 603,032 (269,316) 333,716	674,246 1,301,753 65,705 2,041,704 839,761 22,189 57,776 919,726 1,121,978 82,138 94,159 38,525 1,375,833 253,875 1,375,833 10,109 131,638 740,339 635,514 190,654 444,860 341,730 786,590 3,617,730 3,612,829 531,085 3,681,744 1,730 786,590	342,313 663,197 15,986 1,021,496 368,187 21,270 4,243 393,700 627,796 32,944 44,061 15,504 97,048 724,844 (22,130) 208,709 2,990 15,779 12,792 5,055 159,970 341,679 - 341,679 - 341,679 - (65,571) - (65,571) 276,108	986,263 2,703,597 45,912 2,599 3,738,371 905,373 21,021 18,607 945,565 2,792,806 154,457 191,763 105,366 1,646,358 1,063,632 1,196,634 1,196,634 1,196,6358 1,063,632	687,619 2,018,571 29,696 - 2,735,886 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 102,180 - 3,574 333,162 2,430,776 153,841 551,989 7,064 32,295 38,179 15,164 898,290 1,646,822 783,954 - 783,954 - 783,954 - 783,954 - (493,897) - (493,897) 290,657	1,058,646 1,931,020 159,524 3,149,190 1.169,265 21,835 11,302,968 1,846,222 154,873 147,289 50,778 124,135 477,075 2,323,297 135,048 605,413 9,913 60,769 53,272 15,164 514,544 1,394,122 292,175 294,623 - 634,552 (269,316)	986.263 2,703.597 45,912 2,599 3,738,371 905,937 21,021 18,607 945,555 2,792,806 154,457 192,618 105,366 1.33,705 3,326,511 320,933 3,26,511 1,080,687 194,103 225,513 661,071 (996,073) (996,073) (335,002) 3,209,562 3,209,562 4,023 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 4,030 3,209,562 5,040,28 2,669,134	35,765,354 687,619 2,018,571 29,696 616,225 7,718 14,329 638,273 2,097,613 107,354 120,054 120,054 120,054 120,054 120,054 120,180 382,516 2,480,130 153,841 7,064 32,689 67,501 15,164 907,683 163,523 786,606 786,606 786,606 (493,897) 292,709	

(g). Net NPLS Exposure (e-f)
(g). Net NPLS Exposure (e-f)
(a). Directors, Shareholders and Associates
(b). Employees
(c). Total Insider Loans and Advances and other facilities
3.0. OFF-BALANCE SHEET ITEMS
(a). Letters of credit, Guarantees & Acceptances
(b). Forwards Swaps & Options
(c). Other Contingent Liabilities
(d). Total Contingent Liabilities
(d). Total Contingent Liabilities
4.0. CAPITAL STRENGTH
(a). Core Capital
(b). Minimum Statutory Capital
(c). Excess/ (Deficiency) (a-b)
(d). Supplementary Capital
(e). Total Capital (a+d)
(f). Total Risk Weighted Assets
(g). Core Capital/ Total Deposit Liabilities
(h). Minimum Statutory Ratio
(l). Excess/ (Deficiency) (g-h)
(j). Core Capital/ Total Risk Weighted Assets
(k). Minimum Statutory Ratio
(l). Excess/(Deficiency) (i-k)
(m). Total Capital/Total Risk Weighted Assets
(n). Minimum Statutory Ratio
(l). Excess/(Deficiency) (m-n)
14. LiQuilbitY
14.1. (a) Liquidity Ratio
14.2. (b) Minimum Statutory Ratio
14.3. (c) Excess/(Deficiency) (a-b) 2.0. INSIDER LOANS AND ADVANCES 8,382 341,891 **350,273** 9,076 267,683 **276,759** 6,306 223,785 **230,09**l 9,076 267,683 **276,759** 6,306 223,785 **230,091** 8,734 330,114 **341,632** 283,677 **292,411** 330,114 **341,632** 896,243 1,159,714 1,925,662 1,159,714 1,925,662 639,508 601,856 639,508 3,668,96**I** 1,000,000 2,668,96**I** 3,537,890 1,000,000 2,537,890 3,486,300 I,000,000 2,486,300 3,329,239 I,000,000 2,329,239 2,843,665 I,000,000 I,843,665 3,668,96**I** 1,000,000 2,668,96**I** 3,329,239 2,843,665 I,000,000 I,000,000 2,329,239 I,843,665 3,668,961 19,225,713 18.0% 8.0% 10.0% 19.1% 10.5% 8.6% 3,668,961 19,225,713 18.0% 8.0% 2,843,665 15,283,269 23.9% **3,537,890 3,486,300 1**8,401,973 **1**7,509,546 3,329,239 16,830,450 **3,329,239 2,843,665 1**6,830,450 **1**5,283,269 27.1% 8.0% 19.1% 19.8% 10.5% 9.3% 19.8% **20.3%** 8.0% 23.3% **27.1%** 8.0%

The unaudited financial statements are extracts from the books of the institution which were approved by the Board of Directors on 12th November 2024. Mrs. Margaret Karangatha, Chairlady Mr. Anthony Mburu, Managing Director and CEO

4.6%

12.3% 19.2% 10.5% 8.7% 19.2% 14.5% 4.7%

128%

15.3% 19.9% 10.5% 9.4% 19.9% 14.5% 5.4%

146%

23.9% 8.0%

8.0% 15.9% 18.6% 10.5% 8.1% 18.6% 14.5% 4.1%

188% 20% 168%

8.0% 19.1% 19.8% 10.5% 9.3% 19.8% 14.5% 5.3%

8.6% 19.1% 14.5% 4.6%

8.0% 15.9% 18.6% 10.5% 8.1% 18.6% 14.5% 4.1%

188%

5.3%

162%